## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:		) CASE NO: 11-41155-659 Chapter 13
	MARK ALAN PATTERSON	)
		) Trustee's Objection to Confirmation
	MELINDA J PATTERSON	)
		) Original confirmation hearing
	Debtor(s)	) set for Mar 31, 2011 11:00 AM

## TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

**COMES NOW** John V. LaBarge, Jr., Standing Chapter 13 Trustee, and for his objection to confirmation states as follows:

- 1. Per schedules I and J, monthly expenses exceed monthly income such that debtor is not able to make plan payments. 11 U.S.C. Section 1325(a)(6). If debtor does make plan payments, schedules I and J must be significantly incorrect and should be amended.
- 2. The plan is ambiguous or incapable of ascertainment (11 U.S.C. Secs. 1321 & 1325(a)(3)) because: Schedule F lists 14 debts with \$0 balances, but claims have been filed for some of these debts and the AB Credit Union debt scheduled for \$33,517 was filed as \$235,476. It is not clear if Debtors are below 109(e) debt limits.
- 3. A. Trustee requires a copy of the settlement with Business Bank regarding the corporate debt. B. Schedule I incorrectly lists second mortgage debt payment as income.

  C. Re #1 above, with the Schedule I error adjusted, montly expenses exceed monthly income by \$582, not including plan payment.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

/s/ John V. LaBarge, Jr.

DSD-351

John V LaBarge Jr

Copy served on the following either Chapter 13 Trustee

through the Court's ECF system or by P.O. Box 430908

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